



PREMIER®

M A R K E T I N G

AN INTEGRITY || COMPANY

SUPPORT YOU EXPECT. SUCCESS YOU DESERVE.

# Highlights of a Compliant MA / PDP Sales Presentation

## Before the Appointment:

- Complete a *compliant* Scope of Appointment form for ALL in attendance.
  - 48 hrs in advance when practicable; if the 48 hr timeframe can't be met make sure to document why
  - Only discuss products agreed upon on the Scope of Appointment
  - Make sure the beneficiary initials the boxes next to products they want to discuss

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## Before the Appointment:

### Call Your Prospect to Ask these questions

- Does someone have a Power Of Attorney for making your financial decisions? If they will be signing your enrollment form, please have them bring a copy of the POA document.
- Would you like to invite your friends, relatives or other Medicare eligible individuals to hear the presentation?
- Tell them to bring a list of key service providers and any current prescriptions they would like to verify.
- Is there any additional information that you think I should know?
- Show up on time and clearly introduce yourself

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## Before the Appointment:

### Other Things to Remember

- Make sure you are “Ready to Sell” all products you think your client may be interested in or need. “Ready to Sell” means you are:
  - Licensed to sell in the particular state
  - Appointed through the carrier to sell in the particular state
  - Certified to sell the applicable product (full portfolio certification is recommended)

**\*Unqualified Sales will result in LOSS of Compensation and possible termination\***

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## During the Presentation:

- Show up on time and clearly introduce yourself
- Stress that you do not work for Medicare
- Disclose you may be compensated for this sale
- Only discuss products agreed upon in the SOA
  - If the beneficiary requests to discuss other products not agreed upon in the SOA complete another SOA an the appointment may be continued
- Eligibility (Medicare A & B, must live in service area, no ESRD)
- Lock-in / Disenrollment / Enrollment Periods
- Value-Added Services
- Thoroughly Review the Provider Network and Drug Formulary
- Healthcare Delivery Models (IPA, IPOD's – if applicable)
- In Network / Out-of-Network Provisions
- Role of PCP / Specialist Referrals (if applicable)
- Carefully Review Plan Benefits & Premiums
- Dental/Vision Benefits (if applicable)
- Part B Premium Requirement (must continue to pay)

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## During the Presentation:

- Out-of-Pocket Costs (Office Visits/Urgent Care/Hospital/ER/Ambulance)
- Thoroughly Review Copays and Coinsurance
- Formulary, Prescription Drug Tiers, Copays
- Special Needs (DME, etc.)
- Explain what their new card will be used for
- Use flipbook, agent guide, etc.
- Review Statements of Understanding
- Effective Date of Coverage
- Customer Service Telephone Numbers
- Give them your Contact Info
- Make sure the application is filled out fully and accurately
- Submit the applications the same day you receive them
- What happens Post-Enrollment?
- Urge the client to call you or the Plan with questions/issues – NOT Medicare
- Ask Yourself: Is this the best plan for my Client?

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## After the Appointment:

### Call the beneficiary to Follow-Up.

- See if they have any questions about the plan they enrolled in

- Make sure they fully understand the plan they chose

  - ✓ Especially the Benefits/Coverages, Copays/Coinsurance, & Provider Network

- Make sure your client has your contact info so they can contact YOU for any further questions or information they may need

# Highlights of a Compliant MA / PDP Sales Presentation

## Do's and Don'ts of a Compliant Presentation:

### DO (Always)

- Clearly identify products to be discussed, and ONLY discuss those agreed upon in the Scope of Appointment (SOA)
- Communicate to non-English speakers in a way they will understand
- Hold meetings in handicapped-accessible facilities
- Announce you don't work for Medicare and you could be compensated for this sale
- Quote accurate rates
- Ask prospect if they have ESRD, no other health questions

### DON'T (Ever)

- Discriminate in any way and don't:
  - Discourage enrollment for disabled
  - Attempt to enroll someone with diminished capacity to understand
- Say that you or the plan is CMS-endorsed or recommended by the Federal Government
- Use misleading, conflicting, or confusing statements
- Engage in high-pressure sales or scare tactics
- Collect financial info during pre-enrollment activities
- Imply Medicare is only available to Seniors



# Highlights of a Compliant MA / PDP Sales Presentation

## Do's and Don'ts Cont'd:

### DO (Always)

- Advise how to use the formulary
- Use only CMS-approved materials that are unaltered
- Complete enrollment forms only for those who are unable to do so themselves due to physical impairment

### DON'T (Ever)

- Don't ask to see a prospect's RX's unless they ask for help
- Offer monetary or promotional gifts to induce enrollment or to compensate based on use of services

Please contact us with any questions!

**800-365-8208**

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<https://www.premiercoinc.com/Public/Compliance.aspx>

*We are here to Support You!*



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